COMMITTEE ON INSURANCE AND REAL ESTATE

February 18, 2016

The Connecticut Conference of Municipalities (CCM) is Connecticut's statewide association of towns and cities and the voice of local government - your partners in governing Connecticut. Our members represent over 96% of Connecticut's population. We appreciate the opportunity to testify on bills of interest to towns and cities.

CCM has concerns with the following bills.

SB 34, "AN ACT CONCERNING DISPENSATION AND COVERAGE OF A PRESCRIBED DRUG FOR A CHRONIC DISEASE DURING CERTAIN ADVERSE DETERMINATION REVIEWS, AND DECREASING THE TIME FRAMES FOR URGENT CARE ADVERSE DETERMINATION REVIEW REQUESTS"

SB 35, "AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR THE PURCHASE OF ASSISTANCE DOGS"

SB 36, "AN ACT CONCERNING HEALTH INSURANCE COVERAGE OF ORALLY AND INTRAVENOUSLY ADMINISTERED MEDICATIONS"

SB 37, "AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR PEDIATRIC AUTOIMMUNE NEUROPSYCHIATRIC DISORDER ASSOCIATED WITH STREPTOCOCCAL INFECTIONS"

SB 38, "AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR PATIENT LIFTS"

Among other things, these proposals would create new mandated expansions of health insurance policies in order to provide coverage for various treatments, procedures, supplies and/or equipment.

CCM is sympathetic to the intent of these proposals. However, state-mandated expansions of health insurance coverage would increase insurance costs. Ultimately, these increased costs would result in higher premiums for municipal employers.

The non-partisan Office of Fiscal Analysis (OFA) has identified similar mandated coverage proposals to be "STATE MANDATES" on municipalities. OFA has concluded that such "...coverage requirements may result in increased premium costs when municipalities enter into new health insurance contracts after January 1...".

CCM urges the Committee to (1) obtain detailed fiscal analyses on the impact these proposals would have on our towns and cities – particularly on local programs and services and (2) <u>hold</u> these proposals until further analyses are conducted.

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If you have any questions, please contact Dan Giungi, Senior Legislative Associate for CCM, at dgiungi@ccm-ct.org or (203) 498-3023.

¹ OFA Fiscal Notes SB Nos. 5, 186, 110; 2014.